

Cycle Date: March-2010
Run Date: 06/03/2010
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *

Count of CU :	129
Asset Range :	N/A
Peer Group Number :	N/A
Count of CU in Peer Group :	N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

* Income/Expense items are year-to-date while the related %change ratios are annualized

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1. Summary Financial

		Supplemental Ratio Analysis				
Return to cover		For Charter	N/A			
06/03/2010		Count of CU	129			
CU Name: N/A		Asset Range	N/A			
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State				
		Count of CU in Peer Group : N/A				
		Dec-2006	Dec-2007	Dec-2008	Dec-2009	Mar-2010
OTHER DELINQUENCY RATIOS						
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.13	1.40	1.86	2.06	1.80
All Other Loans Delinquent > 2 Mo / Total All Other Loans		1.32	1.32	1.38	1.47	1.29
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable		0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE		N/A	N/A	N/A	N/A	4.81
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.17	1.28	1.35	1.41	1.27
Participation Loans Delinquent > 2 Mo / Total Participation Loans		7.47	4.66	1.68	0.55	0.49
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm		0.58	1.67	2.25	3.67	3.20
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm		0.02	0.19	0.61	1.92	1.09
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE		N/A	N/A	N/A	N/A	0.00
REAL ESTATE LOAN DELINQUENCY						
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years		0.13	0.23	0.46	1.20	0.80
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo / Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years		0.09	0.03	0.84	1.14	0.87
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo / Total Other RE Fixed/Hybrid/Balloon Loans		0.27	0.44	0.91	1.04	1.22
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans		0.39	0.33	0.37	0.64	0.59
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo / Total Int Only and Pmt Opt First Mtg Loans		N/A	0.00	1.17	1.25	1.29
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE		N/A	N/A	16.94	16.63	7.53
Modified RE Lns also Reported as Business Loans > 2 Mo Del / Total Modified RE Lns also Reported as Business Loans		N/A	N/A	0.00	49.61	37.06
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans		1.03	1.30	2.07	3.16	2.78
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans		0.22	0.27	0.67	1.25	0.96
MISCELLANEOUS LOAN LOSS RATIOS						
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)		28.52	19.46	21.92	22.34	23.27
* Net Charge Offs - Credit Cards / Avg Credit Card Loans		1.85	2.12	3.05	4.70	5.03
* Net Charge Offs - All Other Loans / Avg All Other Loans		0.77	0.95	1.19	1.37	1.19
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans		0.06	0.09	0.14	0.33	0.33
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.02	0.05	0.10	0.15
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans		0.15	0.21	0.31	0.80	0.72
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans / Avg Interest Only and Payment Option First Mortgage Loans		N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable		0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.77	1.05	1.27	1.10	1.26
* Net Charge Offs - Participation Loans / Avg Participation Loans		2.05	3.13	1.49	1.32	0.42
* Net Charge Offs - Member Business Loans / Avg Member Business Loans		0.00	0.01	0.44	0.97	0.75
SPECIALIZED LENDING RATIOS						
Indirect Loans Outstanding / Total Loans		19.08	18.32	18.24	19.32	18.74
Participation Loans Outstanding / Total Loans		1.32	0.97	1.19	1.87	2.12
Participation Loans Purchased YTD / Total Loans Granted YTD		0.34	0.78	1.64	2.27	3.98
* Participation Loans Sold YTD / Total Assets		0.01	0.06	0.05	0.08	0.01
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets		0.47	0.92	1.47	1.87	2.08
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.23	0.01	0.06	0.00	0.00
REAL ESTATE LENDING RATIOS						
Total Fixed Rate Real Estate / Total Assets		17.37	18.71	19.96	18.16	17.36
Total Fixed Rate Real Estate / Total Loans		24.35	26.33	28.54	28.43	28.03
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD		21.41	23.05	25.82	40.08	28.43
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD		32.19	28.46	23.89	57.89	69.56
Interest Only & Payment Option First Mortgages / Total Assets		N/A	0.35	0.45	0.35	0.34
Interest Only & Payment Option First Mortgages / Net Worth		N/A	3.06	4.09	3.51	3.39
MISCELLANEOUS RATIOS						
Mortgage Servicing Rights / Net Worth		0.33	0.30	0.26	0.70	0.71
Unused Commitments / Cash & ST Investments		140.54	127.21	135.53	106.35	108.82
* Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)						
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.						
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						3. SuppRatios

		Assets										
		For Charter :	N/A									
06/03/2010		Count of CU :	129									
CU Name: N/A		Asset Range :	N/A									
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit									
		Count of CU in Peer Group :	N/A									
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg		
ASSETS												
CASH:												
Cash On Hand		80,037,385	84,465,543	5.5	96,221,551	13.9	91,152,393	-5.3	99,209,982	8.8		
Cash On Deposit		464,904,025	425,088,069	-8.6	557,372,210	31.1	638,156,448	14.5	736,565,343	15.4		
Cash Equivalents		77,735,697	83,754,141	7.7	27,726,182	-66.9	15,488,848	-44.1	47,194,964	204.7		
TOTAL CASH & EQUIVALENTS		622,677,107	593,307,753	-4.7	681,319,943	14.8	744,797,689	9.3	882,970,289	18.6		
INVESTMENTS:												
Trading Securities		0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,428,773	1.8		
Available for Sale Securities		488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,227,922,437	25.8		
Held-to-Maturity Securities		127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	205,972,470	-6.1		
Deposits in Commercial Banks, S&Ls, Savings Banks		118,567,979	137,952,560	16.3	265,056,977	92.1	461,457,671	74.1	541,946,391	17.4		
Loans to, Deposits in, and Investments in Natural Person Credit Unions ²		14,066,046	12,597,871	-10.4	19,076,946	51.4	24,281,979	27.3	23,385,410	-3.7		
Total MCSD and PIC in Corporate CUs		43,598,539	41,504,765	-4.8	39,138,332	-5.7	26,097,256	-33.3	24,049,941	-7.8		
All Other Investments in Corporate CUs		385,486,790	481,078,422	24.8	366,681,887	-23.8	424,335,321	15.7	258,642,291	-39.0		
All Other Investments ²		48,669,228	36,007,241	-26.0	42,494,083	18.0	109,366,138	157.4	63,920,925	-41.6		
TOTAL INVESTMENTS		1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,256,848,315	52.0	2,362,268,638	4.7		
LOANS HELD FOR SALE		3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	10,982,241	-20.4		
LOANS AND LEASES:												
Unsecured Credit Card Loans		319,483,931	347,910,794	8.9	351,632,318	1.1	367,333,861	4.5	353,812,771	-3.7		
All Other Unsecured Loans/Lines of Credit		199,121,721	209,553,233	5.2	202,008,845	-3.6	197,193,732	-2.4	189,818,511	-3.7		
New Vehicle Loans		1,050,104,389	947,415,366	-9.8	879,488,765	-7.2	858,861,330	-2.3	801,613,359	-6.7		
Used Vehicle Loans		1,380,293,206	1,399,738,421	1.4	1,467,352,540	4.8	1,559,047,543	6.2	1,536,808,815	-1.4		
1st Mortgage Real Estate Loans/Lines of Credit		1,547,226,875	1,640,608,353	6.0	1,865,240,728	13.7	1,878,207,787	0.7	1,898,026,362	1.1		
Other Real Estate Loans/Lines of Credit		825,259,907	871,345,415	5.6	921,813,183	5.8	931,541,550	1.1	885,862,047	-4.9		
Leases Receivable		17,252	0	-100.0	0	N/A	21,676	N/A	89,527	313.0		
Total All Other Loans/Lines of Credit		237,405,918	242,720,799	2.2	275,225,446	13.4	285,055,562	3.6	289,965,030	1.7		
TOTAL LOANS		5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,041	1.9	5,955,996,422	-2.0		
(ALLOWANCE FOR LOAN & LEASE LOSSES)		(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(68,081,711)	1.1		
Foreclosed Real Estate		3,783,230	4,813,918	27.2	8,668,380	80.1	11,493,976	32.6	13,547,478	17.9		
Repossessed Autos		4,611,477	3,629,304	-21.3	3,407,226	-6.1	2,488,369	-27.0	3,013,416	21.1		
Foreclosed and Repossessed Other Assets		515,122	485,943	-5.7	467,912	-3.7	357,348	-23.6	566,989	58.7		
TOTAL FORECLOSED and REPOSESSED ASSETS¹		8,909,829	8,929,165	0.2	12,543,518	40.5	14,339,693	14.3	17,127,883	19.4		
Land and Building		180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	224,590,645	-0.1		
Other Fixed Assets		43,221,572	44,169,602	2.2	43,828,783	-0.8	39,852,784	-9.1	37,923,070	-4.8		
NCUA Share Insurance Capitalization Deposit		59,119,088	60,768,301	2.8	53,167,921	-12.5	74,558,113	40.2	74,036,977	-0.7		
Identifiable Intangible Assets		N/A	N/A		N/A		276,816		274,875	-0.7		
Goodwill		N/A	N/A		N/A		482,676		482,676	0.0		
TOTAL INTANGIBLE ASSETS		N/A	N/A		N/A		759,492		757,551	-0.3		
Accrued Interest on Loans		20,381,901	20,961,038	2.8	22,512,501	7.4	22,874,991	1.6	21,270,865	-7.0		
Accrued Interest on Investments		10,897,023	14,470,838	32.8	10,051,080	-30.5	9,691,166	-3.6	9,505,788	-1.9		
All Other Assets		98,967,357	74,794,397	-24.4	83,544,164	11.7	99,985,229	19.7	87,809,381	-12.2		
TOTAL OTHER ASSETS		130,246,281	110,226,273	-15.4	116,107,745	5.3	132,551,386	14.2	118,586,034	-10.5		
TOTAL ASSETS		7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,617,158,039	1.1		
TOTAL CU's		147	139	-5.4	136	-2.2	130	-4.4	129	-0.8		

¹ OTHER RE OWNED PRIOR TO 2004

² LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON CUs INCLUDED IN ALL OTHER INVESTMENTS PRIOR TO JUNE 2006 FOR SHORT FORM FILERS

				Liabilities, Shares & Equity									
				For Charter : N/A									
				Count of CU : 129									
				Asset Range : N/A				Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
				Count of CU in Peer Group : N/A									
				Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
												Dec-2009	
												% Chg	
												Mar-2010	
LIABILITIES, SHARES AND EQUITY													
LIABILITIES:													
Uninsured Secondary Capital		0		0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings		N/A		N/A		N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit		327,145,844		352,161,806	7.6	355,470,411	0.9	524,350,821	47.5	335,291,962	-36.1		
Borrowing Repurchase Transactions		0		0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt		0		0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable		17,930,343		20,336,983	13.4	17,314,671	-14.9	14,484,833	-16.3	11,916,752	-17.7		
Accounts Payable & Other Liabilities		70,339,420		67,335,402	-4.3	71,371,294	6.0	71,905,332	0.7	88,951,909	23.7		
TOTAL LIABILITIES		415,415,607		439,834,191	5.9	444,156,376	1.0	610,740,986	37.5	436,160,623	-28.6		
SHARES AND DEPOSITS													
Share Drafts		899,949,083		872,186,747	-3.1	951,093,234	9.0	1,163,999,296	22.4	1,181,765,680	1.5		
Regular Shares		1,903,623,952		1,747,444,277	-8.2	1,831,798,996	4.8	2,008,296,129	9.6	2,167,983,624	8.0		
Money Market Shares		1,034,080,169		1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,735,170,624	5.4		
Share Certificates		1,901,449,683		2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,160,144,504	-1.0		
IRA/KEOGH Accounts		700,258,736		732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	934,533,510	1.0		
All Other Shares ¹		21,977,948		15,373,567	-30.1	17,203,069	11.9	17,019,460	-1.1	34,968,151	105.5		
Non-Member Deposits		6,461,316		6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	2,190,503	3.1		
TOTAL SHARES AND DEPOSITS		6,467,800,887		6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,216,756,596	3.4		
EQUITY:													
Undivided Earnings		439,143,445		429,506,719	-2.2	433,448,678	0.9	448,788,844	3.5	450,170,460	0.3		
Regular Reserves		239,307,275		246,502,104	3.0	247,527,389	0.4	241,975,752	-2.2	241,194,615	-0.3		
Appropriation For Non-Conforming Investments (SCU Only)		0		0	N/A	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves		233,825,685		246,206,530	5.3	253,753,590	3.1	265,253,062	4.5	267,928,318	1.0		
Equity Acquired in Merger		N/A		N/A		N/A		262,045		262,046	0.0		
Miscellaneous Equity		1,314,554		1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0		
Accumulated Unrealized G/L on AFS Securities		-5,441,076		1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	8,492,584	20.5		
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities		N/A		N/A		N/A		0		0	N/A		
Accumulated Unrealized G/L on Cash Flow Hedges		0		0	N/A	0	N/A	-1,180,329	N/A	0	100.0		
Other Comprehensive Income		-1,003		-6,576,689	#####	-13,899,958	-111.4	-5,516,660	60.3	-6,503,305	-17.9		
Net Income		0		0	N/A	0	N/A	0	N/A	1,507,622	N/A		
EQUITY TOTAL		908,148,880		918,297,262	1.1	926,978,682	0.9	957,816,494	3.3	964,240,820	0.7		
TOTAL SHARES & EQUITY		7,375,949,767		7,523,895,333	2.0	8,081,879,678	7.4	8,901,497,844	10.1	9,180,997,416	3.1		
TOTAL LIABILITIES, SHARES, & EQUITY		7,791,365,374		7,963,729,524	2.2	8,526,036,054	7.1	9,512,238,830	11.6	9,617,158,039	1.1		
NCUA INSURED SAVINGS²													
Uninsured Shares		506,626,332		586,043,079	15.7	774,397,509	32.1	291,132,159	-62.4	300,840,844	3.3		
Uninsured Non-Member Deposits		1,271,267		1,010,281	-20.5	619,392	-38.7	409,233	-33.9	892,621	118.1		
Total Uninsured Shares & Deposits		507,897,599		587,053,360	15.6	775,016,901	32.0	291,541,392	-62.4	301,733,465	3.5		
Insured Shares & Deposits		5,959,903,288		6,018,544,711	1.0	6,379,884,095	6.0	7,652,139,958	19.9	7,915,023,131	3.4		
TOTAL NET WORTH		912,276,405		922,215,353	1.1	934,729,657	1.4	958,892,252	2.6	963,675,609	0.5		
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		Delinquent Loan Information									
Return to cover		For Charter : N/A									
06/03/2010		Count of CU : 129									
CU Name: N/A		Asset Range : N/A									
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union									
		Count of CU in Peer Group : N/A									
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg	
DELINQUENCY SUMMARY - ALL LOAN TYPES											
1 to < 2 Months Delinquent		81,689,694		91,932,045		12.5		109,541,518		19.2	
2 to < 6 Months Delinquent		32,453,141		38,121,327		17.5		52,113,518		36.7	
6 to 12 Months Delinquent		8,905,534		7,934,540		-10.9		9,734,049		22.7	
12 Months & Over Delinquent		5,293,474		2,517,499		-52.4		2,290,127		-9.0	
Total Del Loans - All Types (2 or more Mo)		46,652,149		48,573,366		4.1		64,137,694		32.0	
LOAN DELINQUENCY - BY LOAN TYPE											
Unsecured Credit Card Loans											
1 to < 2 Months Delinquent		5,832,470		6,262,645		7.4		7,718,542		23.2	
2 to < 6 Months Delinquent		3,232,567		4,423,580		36.8		5,913,159		33.7	
6 to 12 Months Delinquent		307,290		428,240		39.4		601,917		40.6	
12 Months & Over Delinquent		85,229		36,017		-57.7		42,830		18.9	
Total Del Credit Card Lns (2 or more Mo)		3,625,086		4,887,837		34.8		6,557,906		34.2	
Credit Cards DQ > 2 Mo / Total Credit Card Loans		1.13		1.40		23.8		1.86		32.7	
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years											
1 to < 2 Months Delinquent		13,098,986		18,841,138		43.8		22,941,616		21.8	
2 to < 6 Months Delinquent		1,126,596		2,857,714		153.7		6,588,898		130.6	
6 to 12 Months Delinquent		577,394		478,526		-17.1		962,599		101.2	
12 Months & Over Delinquent		134,020		0		-100.0		414,499		N/A	
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (2 or more Mo)		1,838,010		3,336,240		81.5		7,965,996		138.8	
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent > 2 Mo / Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs		0.13		0.23		79.1		0.46		98.7	
										1.20	
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 Years										163.6	
1 to < 2 Months Delinquent		1,399,517		1,265,884		-9.5		8,723,397		589.1	
2 to < 6 Months Delinquent		405,094		181,316		-55.2		4,465,502		2,362.8	
6 to 12 Months Delinquent		44,877		0		-100.0		535,112		N/A	
12 Months & Over Delinquent		18,100		0		-100.0		0		N/A	
Total Del 1st Mtg Adj Rate Lns (2 or more Mo)		468,071		181,316		-61.3		5,000,614		2,658.0	
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years) Delinquent > 2 Mo / Total 1st Mortgage Adjustable Rate Loans and Hybrids/Balloons < 5 yrs		0.09		0.03		-64.5		0.84		2,423.0	
										1.14	
Other Real Estate Fixed Rate/Hybrid/Balloon										35.5	
1 to < 2 Months Delinquent		1,783,993		3,406,482		90.9		4,103,810		20.5	
2 to < 6 Months Delinquent		561,380		1,177,035		109.7		3,088,528		162.4	
6 to 12 Months Delinquent		196,168		341,130		73.9		672,346		97.1	
12 Months & Over Delinquent		0		16,644</							

Loan Losses & Bankruptcy Information, and Loan Modifications								
Return to cover		For Charter : N/A						
06/03/2010		Count of CU : 129						
CU Name: N/A		Asset Range : N/A						
Peer Group: N/A	Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)								
* Total Loans Charged Off	36,778,250	44,016,104	19.7	55,753,244	26.7	72,821,372	30.6	17,656,939
* Total Loans Recovered	7,028,223	7,793,266	10.9	7,832,200	0.5	7,634,977	-2.5	2,291,720
* NET CHARGE OFFS (\$\$)	29,750,027	36,222,838	21.8	47,921,044	32.3	65,186,395	36.0	15,365,219
**%Net Charge-Offs / Average Loans	0.54	0.65	20.3	0.82	27.7	1.08	31.3	1.02
Total Del Loans & *Net Charge-Offs	76,402,176	84,796,204	11.0	112,058,738	32.2	150,359,144	34.2	84,861,139
Combined Delinquency and Net Charge Off Ratio	1.38	1.50	9.3	1.90	26.3	2.48	30.7	2.19
LOAN LOSS SUMMARY BY LOAN TYPE								
* Unsecured Credit Card Lns Charged Off	6,916,923	8,448,017	22.1	12,139,643	43.7	18,088,191	49.0	4,902,329
* Unsecured Credit Card Lns Recovered	973,432	1,363,678	40.1	1,473,821	8.1	1,189,971	-19.3	369,039
* NET UNSECURED CREDIT CARD C/Os	5,943,491	7,084,339	19.2	10,665,822	50.6	16,898,220	58.4	4,533,290
**Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	14.8	3.05	43.6	4.70	54.2	5.03
* All Other Loans Charged Off	28,178,707	32,801,052	16.4	39,759,737	21.2	45,261,254	13.8	10,315,908
* All Other Loans Recovered	5,874,375	5,757,511	-2.0	6,172,692	7.2	6,151,862	-0.3	1,815,875
* NET ALL OTHER LOAN C/Os	22,304,332	27,043,541	21.2	33,587,045	24.2	39,109,392	16.4	8,500,033
** Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	24.3	1.19	25.1	1.37	14.4	1.19
* Total 1st Mortgage RE Loan/LOCs Charged Off	319,695	825,538	158.2	911,111	10.4	1,831,344	101.0	709,095
* Total 1st Mortgage RE Loans/LOCs Recovered	6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	7,946
* NET 1st MORTGAGE RE LOANS/LOCs C/Os	313,073	320,139	2.3	902,418	181.9	1,797,262	99.2	701,149
** Net Charge Offs - 1st Mortgage RE Loans/LOCs / Avg 1st Mortgage RE Loans/LOCs	0.02	0.02	-3.8	0.05	156.3	0.10	86.5	0.15
* Total Other RE Loans/LOCs Charged Off	1,362,925	1,941,497	42.5	2,942,753	51.6	7,640,583	159.6	1,729,607
* Total Other RE Loans/LOCs Recovered	173,794	166,678	-4.1	176,994	6.2	259,062	46.4	98,860
* NET OTHER RE LOANS/LOCs C/Os	1,189,131	1,774,819	49.3	2,765,759	55.8	7,381,521	166.9	1,630,747
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.15	0.21	43.7	0.31	47.4	0.80	158.2	0.72
* Total Real Estate Loans Charged Off	1,682,620	2,767,035	64.4	3,853,864	39.3	9,471,927	145.8	2,438,702
* Total Real Estate Lns Recovered	180,416	672,077	272.5	185,687	-72.4	293,144	57.9	106,806
* NET Total Real Estate Loan C/Os	1,502,204	2,094,958	39.5	3,668,177	75.1	9,178,783	150.2	2,331,896
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.06	0.09	32.3	0.14	61.4	0.33	136.9	0.33
*Total Modified 1st & Other Real Estate Lns Charged Off	N/A	N/A	0			68,856	N/A	187,411
*Total Modified 1st and Other Real Estate Lns Recovered	N/A	N/A	0			0	N/A	0
*NET Modified Real Estate C/Os	N/A	N/A	0			68,856	N/A	187,411
** Net Charge Offs - Total Modified RE Loans / Avg Total Modified RE Loans	N/A	N/A	N/A	N/A		0.27		1.56
* Total Leases Receivable Charged Off	0	0	N/A	0	N/A	0	N/A	0
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0	N/A	0	N/A	0
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00
BANKRUPTCY SUMMARY								
Number of Members Who Filed Chapter 7 YTD	1,165	1,680	44.2	2,434	44.9	3,738	53.6	867
Number of Members Who Filed Chapter 13 YTD	881	1,039	17.9	1,738	67.3	1,987	14.3	497
Number of Members Who Filed Chapter 11 YTD	5	1	-80.0	1	0.0	1	0.0	1
Total Number of Members Bankrupt	2,051	2,720	32.6	4,173	53.4	5,726	37.2	1,365
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11)	19,733,893	28,827,303	46.1	44,898,511	55.7	66,200,303	47.4	18,563,149
* All Loans Charged Off due to Bankruptcy YTD	10,487,328	8,563,400	-18.3	12,218,723	42.7	16,268,860	33.1	4,108,524
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.46	-31.8	21.92	12.6	22.34	1.9	23.27
LOAN MODIFICATIONS OUTSTANDING								
Modified First Mortgate RE Loans	N/A	N/A	5,844,150			40,564,003	594.1	47,081,103
Modified Other RE Loans	N/A	N/A	423,570			3,707,298	775.3	4,639,750
Total Modified First and Other RE Loans	N/A	N/A	6,267,720			44,271,301	606.3	51,720,853
Modified RE Loans Also Reported as Business Loans	N/A	N/A	0			2,655,818	N/A	2,498,876
Modified Consumer Loans (Not Secured by RE)	N/A	N/A	N/A			N/A		26,050,135
Modified Business Loans (Not Secured by RE)	N/A	N/A	N/A			N/A		0
TOTAL Modified First RE, Other RE, Consumer, and Business Loans	N/A	N/A	N/A			N/A		77,770,988
Total Modified Loans to Total Loans	N/A	N/A	N/A			N/A		1.31
Total Modified Loans to Net Worth	N/A	N/A	N/A			N/A		8.07
# Means the number is too large to display in the cell								
*Amounts are year-to-date while the related %change ratios are annualized.								
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)								

		Indirect and Participation Lending																	
		For Charter : N/A																	
		Count of CU : 129																	
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit																	
		Count of CU in Peer Group : N/A																	
		Dec-2006		Dec-2007		% Chg		Dec-2008		% Chg		Dec-2009		% Chg		Mar-2010		% Chg	
INDIRECT LOANS OUTSTANDING																			
Indirect Loans - Point of Sale Arrangement		602,740,950		639,876,146		6.2		700,476,136		9.5		668,444,014		-4.6		621,796,709		-7.0	
Indirect Loans - Outsourced Lending Relationship		458,002,070		396,860,957		-13.3		387,062,040		-2.5		505,613,075		30.6		494,559,893		-2.2	
Total Outstanding Indirect Loans		1,060,743,020		1,036,737,103		-2.3		1,087,538,176		4.9		1,174,057,089		8.0		1,116,356,602		-4.9	
%Indirect Loans Outstanding / Total Loans		19.08		18.32		-4.0		18.24		-0.4		19.32		5.9		18.74		-3.0	
DELINQUENCY - INDIRECT LENDING																			
1 to < 2 Months Delinquent		22,612,151		23,373,585		3.4		26,565,230		13.7		34,044,274		28.2		26,805,583		-21.3	
2 to < 6 Months Delinquent		9,028,061		11,000,985		21.9		12,046,363		9.5		13,110,601		8.8		10,269,690		-21.7	
6 to 12 Months Delinquent		2,227,508		1,740,217		-21.9		2,304,136		32.4		3,160,767		37.2		3,561,125		12.7	
12 Months & Over Delinquent		1,179,962		516,328		-56.2		375,037		-27.4		289,925		-22.7		302,326		4.3	
Total Del Indirect Lns (2 or more Mo)		12,435,531		13,257,530		6.6		14,725,536		11.1		16,561,293		12.5		14,133,141		-14.7	
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.17		1.28		9.1		1.35		5.9		1.41		4.2		1.27		-10.3	
LOAN LOSSES - INDIRECT LENDING																			
* Indirect Loans Charged Off		9,071,653		13,049,602		43.9		15,395,037		18.0		14,105,564		-8.4		4,087,777		15.9	
* Indirect Loans Recovered		1,457,554		2,051,315		40.7		1,878,214		-8.4		1,706,776		-9.1		488,188		14.4	
* NET INDIRECT LOAN C/Os		7,614,099		10,998,287		44.4		13,516,823		22.9		12,398,788		-8.3		3,599,589		16.1	
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.77		1.05		36.5		1.27		21.3		1.10		-13.8		1.26		14.7	
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):																			
Consumer		N/A		N/A				N/A				12,936,471				13,158,241		1.7	
Real Estate		N/A		N/A				N/A				22,411,030				22,038,935		-1.7	
Member Business Loans (excluding C&D)		N/A		N/A				N/A				6,858,706				8,452,518		23.2	
Non-Member Business Loans (excluding C&D)		N/A		N/A				N/A				5,510,129				13,901,726		152.3	
Commercial Construction & Development		N/A		N/A				N/A				0				0		N/A	
Loan Pools		N/A		N/A				N/A				65,749,360				68,456,187		4.1	
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		73,125,536		54,923,233		-24.9		71,100,039		29.5		113,465,696		59.6		126,007,607		11.1	
%Participation Loans Outstanding / Total Loans		1.32		0.97		-26.2		1.19		22.9		1.87		56.6		2.12		13.3	
* Participation Loans Purchased YTD		7,681,961		17,406,056		126.6													

		Real Estate Loan Information 2											
Return to cover		For Charter : N/A		Count of CU : 129		Asset Range : N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit					
06/03/2010		CU Name: N/A		Peer Group: N/A		Count of CU in Peer Group : N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg			
* OTHER REAL ESTATE (Granted)													
* Closed End Fixed Rate		137,845,212	117,895,507	-14.5	132,550,595	12.4	86,869,905	-34.5	12,042,704	-44.5			
* Closed End Adjustable Rate		1,130,975	1,236,782	9.4	1,111,608	-10.1	2,050,853	84.5	854,445	66.7			
* Open End Adjustable Rate (HELOC)		128,406,490	123,952,740	-3.5	116,876,918	-5.7	130,551,404	11.7	27,120,282	-16.9			
* Open End Fixed Rate and Other		20,135,769	49,920,413	147.9	13,524,904	-72.9	4,985,901	-63.1	343,333	-72.5			
* TOTAL OTHER REAL ESTATE GRANTED		287,518,446	293,005,442	1.9	264,064,025	-9.9	224,458,063	-15.0	40,360,764	-28.1			
* TOTAL RE (FIRST AND OTHER) GRANTED		748,801,172	784,666,502	4.8	899,427,391	14.6	1,411,592,902	56.9	195,605,926	-44.6			
% (Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)		21.41	23.05	7.6	25.82	12.0	40.08	55.2	28.43	-29.1			
RE LOANS SOLD/SERVICED													
* First Mortgage R.E. Loans Sold		148,491,379	139,909,296	-5.8	151,784,993	8.5	687,269,308	352.8	107,982,572	-37.2			
% (First Mtg RE Loans Sold/ First Mtg RE Loans Granted)		32.19	28.46	-11.6	23.89	-16.0	57.89	142.3	69.56	20.1			
AMT of Mortgage Servicing Rights		3,019,052	2,751,657	-8.9	2,430,031	-11.7	6,706,113	176.0	6,830,956	1.9			
Outstanding RE Loans Sold But Serviced		532,653,243	568,081,331	6.7	612,050,055	7.7	1,015,259,481	65.9	1,219,250,797	20.1			
% (Mortgage Servicing Rights / Net Worth)		0.33	0.30	-9.8	0.26	-12.9	0.70	169.0	0.71	1.4			
MISC. RE LOAN INFORMATION													
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)		1,033,613,597	1,035,560,975	0.2	1,135,384,238	9.6	1,057,276,300	-6.9	1,070,291,689	1.2			
R.E. Lns also Mem. Bus. Lns		31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	158,268,734	3.1			
REVERSE MORTGAGES													
Federally Insured Home Equity Conversion Mortgage (HECM)		N/A	N/A		N/A			0		0	N/A		
Proprietary Reverse Mortgage Products		N/A	N/A		N/A			0		0	N/A		
Total Reverse Mortgages		N/A	N/A		N/A			0		0	N/A		
RE LOAN MODIFICATIONS OUTSTANDING													
Modified First Mortgage RE Loans		N/A	N/A		5,844,150		40,564,003	594.1	47,081,103	16.1			
Modified Other RE Loans		N/A	N/A		423,570		3,707,298	775.3	4,639,750	25.2			
Total Modified First and Other RE Loans		N/A	N/A		6,267,720		44,271,301	606.3	51,720,853	16.8			
Modified RE Loans Also Reported as Business Loans		N/A	N/A		0		2,655,818	N/A	2,498,876	-5.9			
DELINQUENT R.E. LOANS > 2 MOS													
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)		1,838,010	3,336,240	81.5	7,965,996	138.8	21,063,633	164.4	14,095,300	-33.1			
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)		468,071	181,316	-61.3	5,000,614	2,658.0	6,414,721	28.3	5,171,919	-19.4			
Other R.E. Fixed Rate		757,548	1,534,809	102.6	3,931,019	156.1	4,270,551	8.6	4,499,724	5.4			
Other R.E. Adj. Rate		2,090,001	1,726,237	-17.4	1,828,809	5.9	3,308,927	80.9	3,059,652	-7.5			
TOTAL DEL R.E. > 2 MOS		5,153,630	6,778,602	31.5	18,726,438	176.3	35,057,832	87.2	26,826,595	-23.5			
DELINQUENT 1 TO < 2 MOS													
First Mortgage		14,498,503	20,107,022	38.7	31,665,013	57.5	44,712,852	41.2	42,297,706	-5.4			
Other		4,783,219	5,884,998	23.0	7,362,152	25.1	8,901,219	20.9	8,274,283	-7.0			
Total Del R.E. 1 to < 2 Mos		19,281,722	25,992,020	34.8	39,027,165	50.2	53,614,071	37.4	50,571,989	-5.7			
Total Del R.E. Loans > 1 Mos		24,435,352	32,770,622	34.1	57,753,603	76.2	88,671,903	53.5	77,398,584	-12.7			
RE LOAN DELINQUENCY RATIOS													
% R.E. Loans dq > 1 Mos		1.03	1.30	26.7	2.07	58.8	3.16	52.3	2.78	-11.9			
% R.E. Loans dq > 2 Mos		0.22	0.27	24.2	0.67	149.0	1.25	85.7	0.96	-22.8			
REAL ESTATE LOAN MODIFICATIONS DELINQUENT > 2 MOS													
Modified First Mortgage RE Loans > 2 Mo Del		N/A	N/A		1,061,655		6,763,878	537.1	3,677,669	-45.6			
Modified Other RE Loans > 2 Mo Del		N/A	N/A		0		597,714	N/A	216,712	-63.7			
Total Modified First and Other RE Loans > 2 Mo Del		N/A	N/A		1,061,655		7,361,592	593.4	3,894,381	-47.1			
% Total Modified 1st and Other RE > 2 Mo Del													
/ Total Modified 1st and Other RE		N/A	N/A		16.94		16.63	-1.8	7.53	-54.7			
Modified RE Loans Also Reported as Business Loans > 2 Mo Del		N/A	N/A		0		1,317,485	N/A	926,026	-29.7			
% Modified RE Lns also Reported as Business Loans > 2 Mo Del													
/ Total Modified RE Lns also Reported as Business Loans		N/A	N/A		0.00		49.61	N/A	37.06	-25.3			
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:													
* Total 1st Mortgage Lns Charged Off		319,695	825,538	158.2	911,111	10.4	1,831,344	101.0	709,095	54.9			
* Total 1st Mortgage Lns Recovered		6,622	505,399	7,532.1	8,693	-98.3	34,082	292.1	7,946	-6.7			
* NET 1st MORTGAGE LN C/Os		313,073	320,139	2.3	902,418	181.9	1,797,262	99.2	701,149	56.0			
** Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans		0.02	0.02	-3.8	0.05	156.3	0.10	86.5	0.15	54.7			
* Total Other RE Lns Charged Off		1,362,925	1,941,497	42.5	2,942,753	51.6	7,640,583	159.6	1,729,607	-9.5			
* Total Other RE Lns Recovered		173,794	166,678	-4.1	176,994	6.2	259,062	46.4	98,860	52.6			
* NET OTHER RE LN C/Os		1,189,131	1,774,819	49.3	2,765,759	55.8	7,381,521	166.9	1,630,747	-11.6			
**Net Charge Offs Other RE Loans / Avg Other RE Loans		0.15	0.21	43.7	0.31	47.4	0.80	158.2	0.72	-9.9			
* Amounts are year-to-date and the related % change ratios are annualized.													
** Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)													

		Investments, Cash, & Cash Equivalents								
		For Charter :	N/A							
06/03/2010		Count of CU :	129							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
		Count of CU in Peer Group :		N/A						
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS										
SFAS 115 CLASS OF INVESTMENTS										
Held to Maturity < 1 yr		32,059,604	38,983,786	21.6	13,693,151	-64.9	39,757,392	190.3	9,432,182	-76.3
Held to Maturity 1-3 yrs		64,104,371	36,494,672	-43.1	17,882,797	-51.0	34,572,481	93.3	18,608,751	-46.2
Held to Maturity 3-5 yrs		27,858,997	26,520,783	-4.8	15,719,328	-40.7	131,324,782	735.4	152,395,669	16.0
Held to Maturity 5-10 yrs		2,742,675	3,259,902	18.9	6,477,623	98.7	11,248,710	73.7	22,894,021	103.5
Held to Maturity 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs		251,375	249,549	-0.7	2,025,802	711.8	2,451,799	21.0	2,641,847	7.8
TOTAL HELD TO MATURITY		127,017,022	105,508,692	-16.9	55,798,701	-47.1	219,355,164	293.1	205,972,470	-6.1
Available for Sale < 1 yr		177,168,203	109,592,136	-38.1	111,908,859	2.1	115,176,671	2.9	144,723,268	25.7
Available for Sale 1-3 yrs		180,814,761	122,905,098	-32.0	182,492,272	48.5	305,200,288	67.2	417,436,970	36.8
Available for Sale 3-5 yrs		101,788,984	208,755,715	105.1	310,902,373	48.9	474,468,220	52.6	582,010,361	22.7
Available for Sale 5-10 yrs		24,432,842	38,131,537	56.1	64,172,822	68.3	69,743,941	8.7	71,168,155	2.0
Available for Sale 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Available for Sale > 10 yrs		4,520,240	14,312,333	216.6	12,986,478	-9.3	11,231,163	-13.5	12,583,683	12.0
TOTAL AVAILABLE FOR SALE		488,725,030	493,696,819	1.0	682,462,804	38.2	975,820,283	43.0	1,227,922,437	25.8
Trading < 1 year		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 1-3 years		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 3-5 years		0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years		0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,428,773	1.8
Trading 3-10 years		N/A	N/A		N/A		N/A		N/A	
Trading > 10 years		0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING		0	17,934,500	N/A	14,406,697	-19.7	16,134,503	12.0	16,428,773	1.8
Other Investments < 1 yr		854,105,931	954,094,409	11.7	947,072,738	-0.7	1,230,046,717	29.9	1,210,722,570	-1.6
Other Investments 1-3 yrs		232,998,948	202,228,727	-13.2	289,160,700	43.0	392,895,884	35.9	408,252,531	3.9
Other Investments 3-5 yrs		45,712,314	59,554,431	30.3	78,733,609	32.2	52,397,216	-33.5	52,650,903	0.5
Other Investments 5-10 yrs		20,185,311	2,040,000	-89.9	2,384,568	16.9	23,301,198	877.2	23,528,046	1.0
Other Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs		25,800	65,502	153.9	195,002	197.7	542,646	178.3	551,215	1.6
TOTAL Other Investments		1,153,028,304	1,217,983,069	5.6	1,317,546,617	8.2	1,699,183,661	29.0	1,695,705,265	-0.2
MATURITIES :										
Total Investments < 1 yr		1,063,333,738	1,102,670,331	3.7	1,072,674,748	-2.7	1,384,980,780	29.1	1,364,878,020	-1.5
Total Investments 1-3 yrs		477,918,080	361,628,497	-24.3	489,535,769	35.4	732,668,653	49.7	844,298,252	15.2
Total Investments 3-5 yrs		175,360,295	294,830,929	68.1	405,355,310	37.5	658,190,218	62.4	787,056,933	19.6
Total Investments 5-10 yrs		47,360,828	61,365,939	29.6	87,441,710	42.5	120,428,352	37.7	134,018,995	11.3
Total Investments 3-10 yrs		N/A	N/A		N/A		N/A		N/A	
Total Investments > 10 yrs		4,797,415	14,627,384	204.9	15,207,282	4.0	14,225,608	-6.5	15,776,745	10.9
Total		1,768,770,356	1,835,123,080	3.8	2,070,214,819	12.8	2,910,493,611	40.6	3,146,028,945	8.1
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		Supplemental Share Information, Off Balance Sheet, & Borrowings									
Return to cover			For Charter : N/A								
06/03/2010			Count of CU : 129								
CU Name: N/A			Asset Range : N/A								
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union								
			Count of CU in Peer Group : N/A								
			Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Mar-2010	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):											
Accounts Held by Member Government Depositors	2,308,768	21,736,747	841.5	15,901,704	-26.8	20,909,323	31.5	13,164,476	-37.0		
Accounts Held by Nonmember Government Depositors	0	257,464	N/A	213,814	-17.0	521,258	143.8	897,179	72.1		
Employee Benefit Member Shares	7,766,879	8,850,751	14.0	12,218,141	38.0	12,585,566	3.0	12,715,780	1.0		
Employee Benefit Nonmember Shares	0	0	N/A	53	N/A	0	-100.0	0	N/A		
529 Plan Member Deposits	0	289,781	N/A	334,542	15.4	0	-100.0	0	N/A		
Non-dollar Denominated Deposits	0	0	N/A	0	N/A	0	N/A	0	N/A		
Health Savings Accounts	194,918	431,846	121.6	1,900,383	340.1	3,344,169	76.0	5,060,422	51.3		
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3	403,333,999	2.5	476,210,480	18.1	468,392,759	-1.6		
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0	221,661,308	29.4	282,953,227	27.7	289,862,324	2.4		
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A	0	N/A	135,714	N/A	132,181	-2.6		
SAVING MATURITIES											
< 1 year	5,601,711,282	5,830,848,971	4.1	6,197,990,399	6.3	7,044,640,696	13.7	7,315,915,872	3.9		
1 to 3 years	546,885,983	488,999,555	-10.6	676,709,775	38.4	613,278,393	-9.4	614,691,550	0.2		
> 3 years	319,203,622	285,749,545	-10.5	280,200,822	-1.9	285,762,261	2.0	286,149,174	0.1		
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,216,756,596	3.4		
INSURANCE COVERAGE IN ADDITION TO NCUSIF											
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0	10	11.1	10	0.0	10	0.0		
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3	29,302,795	-50.2	33,831,417	15.5	37,122,916	9.7		
OFF-BALANCE SHEET UNUSED COMMITMENTS:											
Commercial Real Estate /1	1,451,991	3,406,070	134.6	3,196,216	-6.2	918,057	-71.3	898,359	-2.1		
Construction & Land Development (MBL)	N/A	N/A		N/A		0		218,297	N/A		
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6	713,000	-81.2	5,649,272	692.3	3,283,387	-41.9		
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4	431,829,507	3.8	419,487,575	-2.9	428,954,495	2.3		
Credit Card Line	884,366,792	824,335,112	-6.8	817,905,365	-0.8	788,043,198	-3.7	819,331,554	4.0		
Outstanding LOC	125,899	191,448	52.1	15,365,197	7,925.8	20,245,721	31.8	12,844,677	-36.6		
Unsecured Share Draft LOC	125,750,489	113,218,260	-10.0	117,185,694	3.5	127,344,947	8.7	118,017,534	-7.3		
Overdraft Protection Programs	150,110,013	138,197,802	-7.9	158,167,143	14.4	191,893,464	21.3	194,520,435	1.4		
Residential Construction Loans-Excluding Business Purpose	N/A	N/A		N/A		2,941,689		2,781,001	-5.5		
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A		N/A		0		0	N/A		
Proprietary Reverse Mortgage Products	N/A	N/A		N/A		0		0	N/A		
Other Unused Commitments	12,229,197	10,921,564	-10.7	39,830,384	264.7	13,330,531	-66.5	12,441,183	-6.7		
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0	1,584,192,506	4.9	1,569,854,454	-0.9	1,593,290,922	1.5		
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5	135.53	6.5	106.35	-21.5	108.82	2.3		
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3	219,419,390	-16.5	164,973,233	-24.8	156,814,457	-4.9		
Pending Bond Claims	348,462	460,620	32.2	1,235,713	168.3	988,192	-20.0	958,624	-3.0		
Other Contingent Liabilities	0	0	N/A	45,236	N/A	571,338	1,163.0	534,320	-6.5		
CREDIT AND BORROWING ARRANGEMENTS:											
Num FHLB Members	16	15	-6.3	16	6.7	18	12.5	18	0.0		
Num FRB Borr. Apps.	4	3	-25.0	6	100.0	5	-16.7	4	-20.0		
Num FRB Pre-Pledged	1	1	0.0	0	-100.0	1	N/A	0	-100.0		
LINES OF CREDIT (Borrowing)											
Total Credit Lines	1,277,098,196	1,330,678,192	4.2	1,471,747,899	10.6	1,621,686,984	10.2	1,619,408,779	-0.1		
Total Committed Credit Lines	0	0	N/A	18,382,000	N/A	45,506,132	147.6	38,000,000	-16.5		
Total Credit Lines at Corporate Credit Unions	N/A	N/A		N/A		501,581,302		483,319,803	-3.6		
Draws Against Lines of Credit	12,245,821	42,593,915	247.8	4,837,886	-88.6	30,652,516	533.6	3,532,479	-88.5		
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS											
Line of Credit Outstanding from Corporate Cus	N/A	N/A		N/A		7,150,999		0	-100.0		
Term Borrowings Outstanding from Corporate Cus	N/A	N/A		N/A		141,467,000		29,450,000	-79.2		
MISCELLANEOUS BORROWING INFORMATION:											
Assets Pledged to Secure Borrowings	N/A	N/A		N/A		666,440,336		572,638,773	-14.1		
Amount of Borrowings Subject to Early Repayment at Lenders Option	80,000,000	105,763,000	32.2	103,000,000	-2.6	92,943,000	-9.8	93,050,000	0.1		
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¹ Included MBL construction and land development prior to 03/31/09.											
											15.SuppShareOBS&Borr

		Information Systems & Technology						
		For Charter : N/A						
		Count of CU : 129						
		Asset Range : N/A						
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union						
		Count of CU in Peer Group : N/A						
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg
								Mar-2010 % Chg
System Used to Maintain Share/Loan Records								
Manual System (No Automation)		1	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System		91	89	-2.2	89	0.0	74	-16.9
Vendor On-Line Service Bureau		48	45	-6.3	45	0.0	45	0.0
CU Developed In-House System		4	1	-75.0	0	-100.0	1	N/A
Other		3	3	0.0	1	-66.7	5	400.0
								5 0.0
Electronic Financial Services								
Home Banking Via Internet Website		82	84	2.4	88	4.8	86	-2.3
Audio Response/Phone Based		79	76	-3.8	75	-1.3	73	-2.7
Automatic Teller Machine (ATM)		84	81	-3.6	84	3.7	82	-2.4
Kiosk		2	1	-50.0	1	0.0	6	500.0
Mobile Banking		N/A	N/A		N/A		7	
Other		1	1	0.0	2	100.0	4	100.0
								4 0.0
Services Offered Electronically								
Member Application		35	35	0.0	38	8.6	33	-13.2
New Loan		53	48	-9.4	50	4.2	44	-12.0
Account Balance Inquiry		91	91	0.0	94	3.3	89	-5.3
Share Draft Orders		68	69	1.5	68	-1.4	61	-10.3
New Share Account		19	18	-5.3	20	11.1	21	5.0
Loan Payments		84	82	-2.4	87	6.1	82	-5.7
Account Aggregation		4	3	-25.0	8	166.7	11	37.5
Internet Access Services		10	14	40.0	16	14.3	24	50.0
e-Statements		N/A	N/A		65		71	9.2
External Account Transfers		N/A	N/A		N/A		14	
View Account History		82	83	1.2	90	8.4	91	1.1
Merchandise Purchase		10	9	-10.0	8	-11.1	5	-37.5
Merchant Processing Services		N/A	N/A		N/A		4	
Remote Deposit Capture		N/A	N/A		N/A		2	
Share Account Transfers		91	91	0.0	91	0.0	86	-5.5
Bill Payment		52	58	11.5	62	6.9	61	-1.6
Download Account History		62	63	1.6	68	7.9	74	8.8
Electronic Cash		5	5	0.0	5	0.0	5	0.0
Electronic Signature Authentication/Certification		1	1	0.0	3	200.0	2	-33.3
								2 0.0
Type of World Wide Website Address								
Informational		13	14	7.7	11	-21.4	13	18.2
Interactive		6	7	16.7	4	-42.9	8	100.0
Transactional		76	77	1.3	83	7.8	79	-4.8
Number of Members That Use Transactional Website		299,845	313,800	4.7	348,364	11.0	356,542	2.3
No Website, But Planning to Add in the Future		8	6	-25.0	3	-50.0	0	-100.0
								0 N/A
Type of World Wide Website Address Planned for Future								
Informational		6	4	-33.3	2	-50.0	0	-100.0
Interactive		1	1	0.0	0	-100.0	0	N/A
Transactional		1	1	0.0	1	0.0	1	0.0
Miscellaneous								
Internet Access		125	121	-3.2	122	0.8	119	-2.5
								119 0.0

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06/03/2010

CU Name: N/A

Peer Group: N/A

Graphs 1

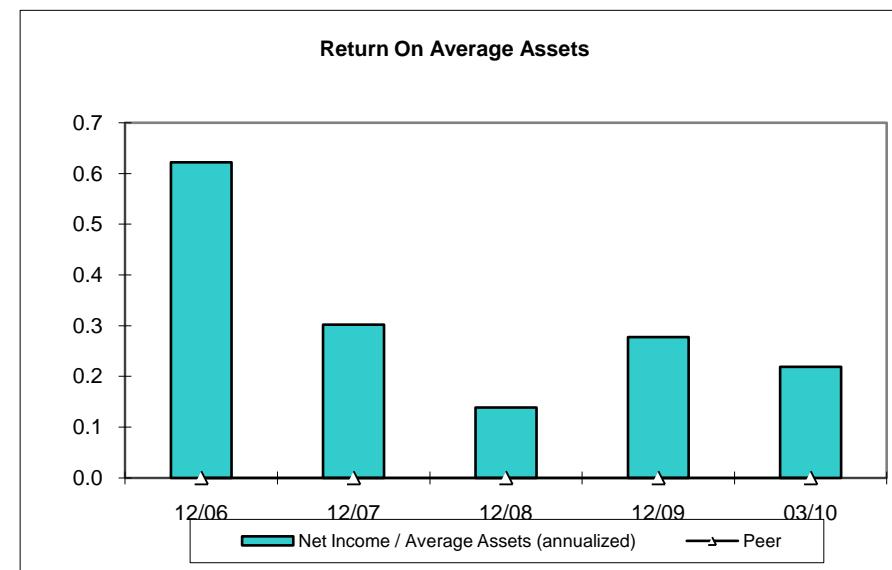
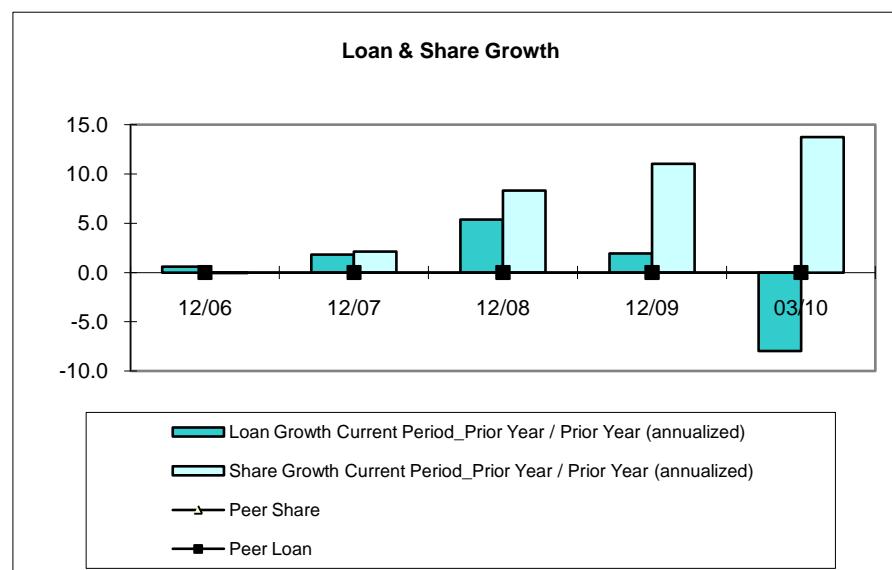
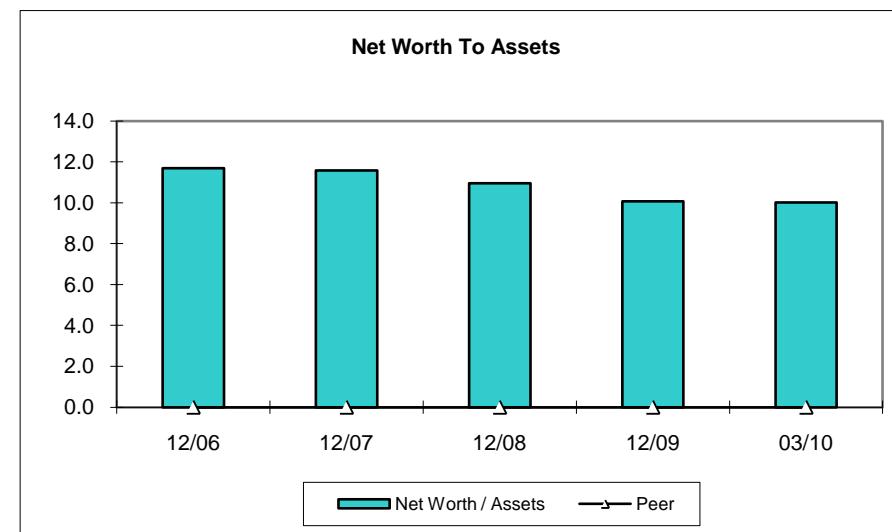
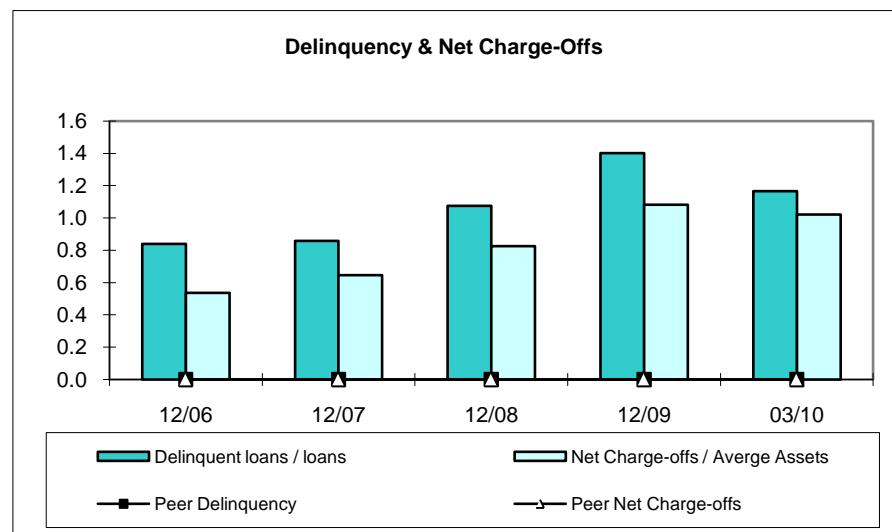
For Charter : N/A

Count of CU : 129

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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06/03/2010

CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

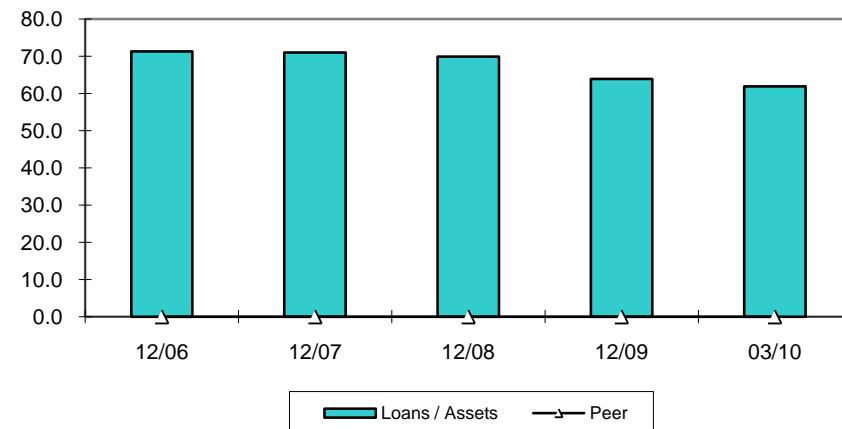
Count of CU : 129

Asset Range : N/A

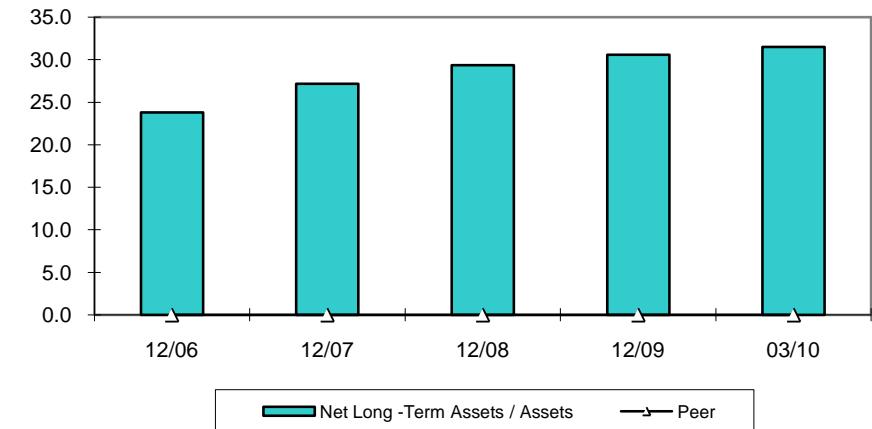
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Count of CU in Peer Group : N/A

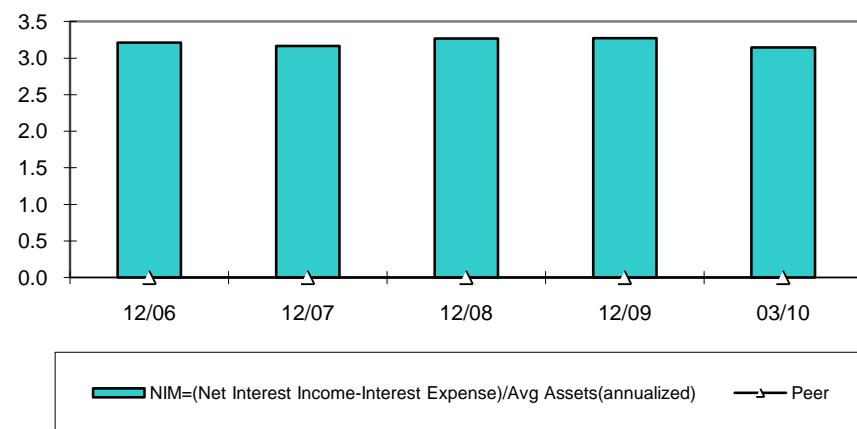
Loans To Assets



Net Long Term Assets to Assets



Net Interest Margin (NIM)



Cash & Short-Term Investments To Assets

